

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Suzanne M Roseo  
DebtorCase No. 16-40484-cec  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 27

Date Rcvd: May 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 07, 2016.

db +Suzanne M Roseo, 2750 Homecrest Avenue Apt 608, Brooklyn, NY 11235-4622  
smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3719  
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
8740921 +Bay Ridge Skin & Cancer, 9921 Fourth Avenue, Brooklyn, NY 11209-8347  
8740922 Capital One, PO Box 4199, Houston, TX 77210-4199  
8740935 +NCC Business Services, 9428 Baymeadows Rd Suite 200, Jacksonville, FL 32256-7912  
8740936 Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658  
8740938 Rushmore Service Center, Po Box 5507, Sioux Falls, SD 57117-5507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov May 05 2016 18:12:19  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
8740923 +EDI: MERRICKBANK.COM May 05 2016 18:13:00 Carson Smithfield LLC, PO Box 9216,  
Old Bethpage, NY 11804-9016  
8740924 EDI: WFNNB.COM May 05 2016 18:13:00 Comenity Bank/Dress Barn, PO Box 182789,  
Columbus, OH 43218-2789  
8740925 +EDI: WFNNB.COM May 05 2016 18:13:00 Comenity Bank/Express, Att: Bankruptcy,  
PO Box 182686, Columbus, OH 43218-2686  
8740926 +EDI: WFNNB.COM May 05 2016 18:13:00 Comenity Bank/Lane Bryant, PO Box 182789,  
Columbus, OH 43218-2789  
8740927 +EDI: WFNNB.COM May 05 2016 18:13:00 Comenity Bank/NWYRK & Co., PO Box 182789,  
Columbus, OH 43218-2789  
8740928 EDI: WFNNB.COM May 05 2016 18:13:00 Comenity Bank/Torrid, PO Box 182789,  
Columbus, OH 43218-2789  
8740929 EDI: WFNNB.COM May 05 2016 18:13:00 ComenityBank/Avenue, PO Box 182789,  
Columbus, OH 43218-2789  
8740930 EDI: WFNNB.COM May 05 2016 18:13:00 ComenityBank/VCTRSSEC, PO Box 182789,  
Columbus, OH 43218-2789  
8740931 +EDI: RCSFNBMARIN.COM May 05 2016 18:13:00 Credit One Bank, P.O. Box 98872,  
Las Vegas, NV 89193-8872  
8740932 +EDI: AMINFOFP.COM May 05 2016 18:13:00 First Premier, 3820 N Louise Ave.,  
Sioux Falls, SD 57107-0145  
8740933 +EDI: MERRICKBANK.COM May 05 2016 18:13:00 Merrick Bank, PO Box 1500,  
Draper, UT 84020-1500  
8740934 EDI: MID8.COM May 05 2016 18:13:00 Midland Credit Mgmt Inc., PO Box 60578,  
Los Angeles, CA 90060-0578  
8740937 EDI: PRA.COM May 05 2016 18:13:00 Portfolio Recovery Assoc, Riverside Commerce Center,  
120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962  
8740939 EDI: RMSC.COM May 05 2016 18:13:00 SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015  
8740940 EDI: RMSC.COM May 05 2016 18:13:00 SYNCB/American Eagle, PO Box 965005,  
Orlando, FL 32896-5055  
8740941 EDI: RMSC.COM May 05 2016 18:13:00 SYNCB/Gap, PO Box 965005, Orlando, FL 32896-5005  
8740942 +EDI: WTRNBANK.COM May 05 2016 18:13:00 TD Bank/Target Credit, PO Box 673,  
Minneapolis, MN 55440-0673

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 07, 2016

Signature: /s/Joseph Speetjens

District/off: 0207-1

User: admin  
Form ID: 318DF7

Page 2 of 2  
Total Noticed: 27

Date Rcvd: May 05, 2016

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2016 at the address(es) listed below:

Lori Lapin Jones    ljones@jonespllc.com,    lljones@ecf.epiqsystems.com  
Michael F. Kanzer    on behalf of Debtor Suzanne M Roseo kanzerlaw@yahoo.com  
Office of the United States Trustee    USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 **Suzanne M Roseo**Social Security number or ITIN **xxx-xx-3473**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court Eastern District of New York  
 271-C Cadman Plaza East, Suite 1595  
 Brooklyn, NY 11201-1800

Case number: **1-16-40484-cec**Chapter: **7****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Suzanne M Roseo  
 aka Suzanne Michele Roseo, aka Suzanne  
 Roseo

**IT IS FURTHER ORDERED:**

- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: May 5, 2016

s/ Carla E. Craig  
 United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**